

EXHIBIT 7



AAA Fire & Casualty Insurance Company  
P.O. Box 24524 Oakland, CA 94623-1524  
For claims or customer service call:  
(800) 207-3618

## Homeowners Policy Declarations



POLICY NUMBER: HO3 - 003579457

TIER: T3

RENEWAL DECLARATION

### LOCATION OF INSURED PROPERTY

514 W 54TH ST  
SAND SPRINGS OK 74063

### AGENCY NAME AND ADDRESS

AAA OKLAHOMA/9416/CLARK 044-9416  
401 E BROADWAY CT STE B2  
SAND SPRINGS OK 74063 (918) 245-8884

### NAMED INSURED AND MAILING ADDRESS

KYLE GOINS, KARI GOINS  
514 W 54TH ST  
SAND SPRINGS OK 74063-3382

### POLICY PERIOD

FROM:	TO:	TIME:
02/21/16	02/21/17	12:01 A.M.

This policy will continue for successive policy terms as long as the premiums required are paid, subject to the rate, rules and forms then in effect.

### DESCRIPTION OF PROPERTY

PREMIUM TO BE PAID BY MORTGAGEE

YR BUILT	YR ROOF BUILT	CONSTRUCTION TYPE	PROT CLASS	ROOF TYPE	OCCUPANCY	USAGE	# OF RES
2007	2007	FRAME, NOT ALUMINUM OR PLASTIC	03	ASPHALT/FIBERGLASS	OWNER	PRIMARY	4

### COVERAGES AND LIMITS OF LIABILITY

Insurance is provided only with respect to the following coverages for which a specific limit of liability is shown. Subject to all conditions of this policy.

SECTION I				SECTION II	
A	B	C	D	E	F
DWELLING	OTHER STRUCTURES	PERSONAL PROPERTY	LOSS OF USE	PERSONAL LIABILITY EACH OCCURRENCE	MEDICAL PAYMENTS TO OTHERS
228,278 *	22,828	159,795	68,483	100,000	1,000

\* Your Section I coverage limits may have been changed to reflect changes in construction costs & other matters affecting replacement costs.

**Deductible - Section I** (In case of loss under Section I, we cover only that part of the loss over the deductible(s))

**ALL PERILS \$ 1500** **Wind/Hail \$ 1500**

### FORMS AND ENDORSEMENTS

NUMBER/ EDITION DATE	FORMS AND ENDORSEMENTS MADE PART OF THIS POLICY AT TIME OF ISSUANCE	PREMIUM
HW 00 08 05 05	ASSURANCE+	25.00CR
HO 04 20 10 00	SPECIFIED ADDTL INS - COVG A (150% EXTND REPL COST)	122.00
HO 04 53 10 00	CC/EFT FORGERY/COUNTERFEIT COV - LIMIT: 5000	4.00
HO 04 55 03 03	IDENTITY FRAUD - LIMIT: 15000	25.00
HO 04 90 10 00	PERS PROP REPLACEMENT COST COV	169.00
HW 04 95 12 09	WATER BACK UP & SUMP OVERFLOW - LIMIT: 5000 - DEDUCTIBLE: 1000	45.00
HW 09 06 10 02	MORTGAGE PROTECTION	7.00
AAAEXX 07 14	NAME CHANGE ENDORSEMENT	INCL.
HO 00 03 10 00	HO3 SPECIAL FORM (10/06)	INCL.
HO 04 16 10 00	PREMISES ALARM OR FIRE PROTECT	INCL.
	Continued on next page...	

### ADDITIONAL EXPOSURES

SWIMMING POOL	SPA/HOT TUB	TRAMPOLINE	WOOD STOVE	# OF LIVESTOCK	# DOGS
N	N	N	N	0	0

BASIC POLICY PREMIUM
ENDORSEMENT PREMIUM
TOTAL POLICY PREMIUM

### DISCOUNTS

AAA MEMBERSHIP, PROTECTIVE DEVICE(S), COMPANION POLICY.

#### 1st MORTGAGEE

TULSA TEACHERS CREDIT UNION  
IT'S SUCCESSORS AND/OR ASSIGNS  
POST OFFICE BOX 4999  
TULSA OK 74159

0126293001

#### 2nd MORTGAGEE

TULSA TEACHERS CREDIT UNION  
IT'S SUCCESSORS AND/OR ASSIGNS  
POST OFFICE BOX 4999  
TULSA OK 74159

0126293002

Countersignature

This Declaration is part of your policy. It supersedes and controls anything to the contrary.  
It is otherwise subject to all other terms of the policy.

Authorized Representative

HW 02 OK 04 07	Policy Number: HO3 - 003579457	Named Insured: KYLE GOINS	Page 1 of 2
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228,278 *	22,828	159,795	68,483	100,000	1,000

\* Your Section I coverage limits may have been changed to reflect changes in construction costs & other matters affecting replacement costs.

Deductible - Section I		(In case of loss under Section I, we cover only that part of the loss over the deductible(s))
ALL PERILS \$ 1500	Wind/Hail \$ 1500	

### FORMS AND ENDORSEMENTS

NUMBER/ EDITION DATE	FORMS AND ENDORSEMENTS MADE PART OF THIS POLICY AT TIME OF ISSUANCE	PREMIUM
HO 04 96 10 00	NO LIABILITY FOR HOME DAYCARE	INCL.
HW A3 00 12 09	HO-3 AMENDATORY ENDORSEMENT	INCL.
HW 01 35 04 07	SPECIAL PROVISIONS - OK	INCL.
HW 09 15 03 08	VICIOUS DOG LIABILITY EXCL	INCL.
HW 24 82 05 06	PERSONAL INJURY	INCL.
438 BFU NS	LENDER'S LOSS PAYABLE	INCL.

### ADDITIONAL EXPOSURES

SWIMMING POOL	SPA/HOT TUB	TRAMPOLINE	WOOD STOVE	# OF LIVESTOCK	# DOGS	BASIC POLICY PREMIUM	
N	N	N	N	0	0	\$ 1,392.00	
						ENDORSEMENT PREMIUM	\$ 347.00
						TOTAL POLICY PREMIUM	\$ 1,739.00

### DISCOUNTS

AAA MEMBERSHIP, PROTECTIVE DEVICE(S), COMPANION POLICY.

#### 1st MORTGAGEE

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POST OFFICE BOX 4999  
TULSA OK 74159

0126293001

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Authorized Representative

HW 02 OK 04 07	Policy Number: HO3 - 003579457	Named Insured: KYLE GOINS	Page 2 of 2
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c. We do not cover:

- (1) The loss in value to any covered building or other structure due to the requirements of any ordinance or law; or
- (2) The costs to comply with any ordinance or law which requires any "insured" or others, to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of, pollutants in or on any covered building or other structure.

Pollutants means any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals and waste. Waste includes materials to be recycled, reconditioned or reclaimed.

This coverage is additional insurance.

#### 12. Grave Markers

We will pay up to \$5,000 for grave markers, including mausoleums, on or away from the "residence premises" for loss caused by a Peril Insured Against.

This coverage does not increase the limits of liability that apply to the damaged covered property.

### SECTION I – PERILS INSURED AGAINST

We insure against risk of direct physical loss to property described in Coverages A, B and C.

We do not insure, however, for loss:

#### A. Under Coverages A, B and C:

1. Excluded under Section I – Exclusions;
2. Caused by:
  - a. Freezing of a plumbing, heating, air conditioning or automatic fire protective sprinkler system or of a household appliance, or by discharge, leakage or overflow from within the system or appliance caused by freezing. This provision does not apply if you have used reasonable care to:
    - (1) Maintain heat in the building; or